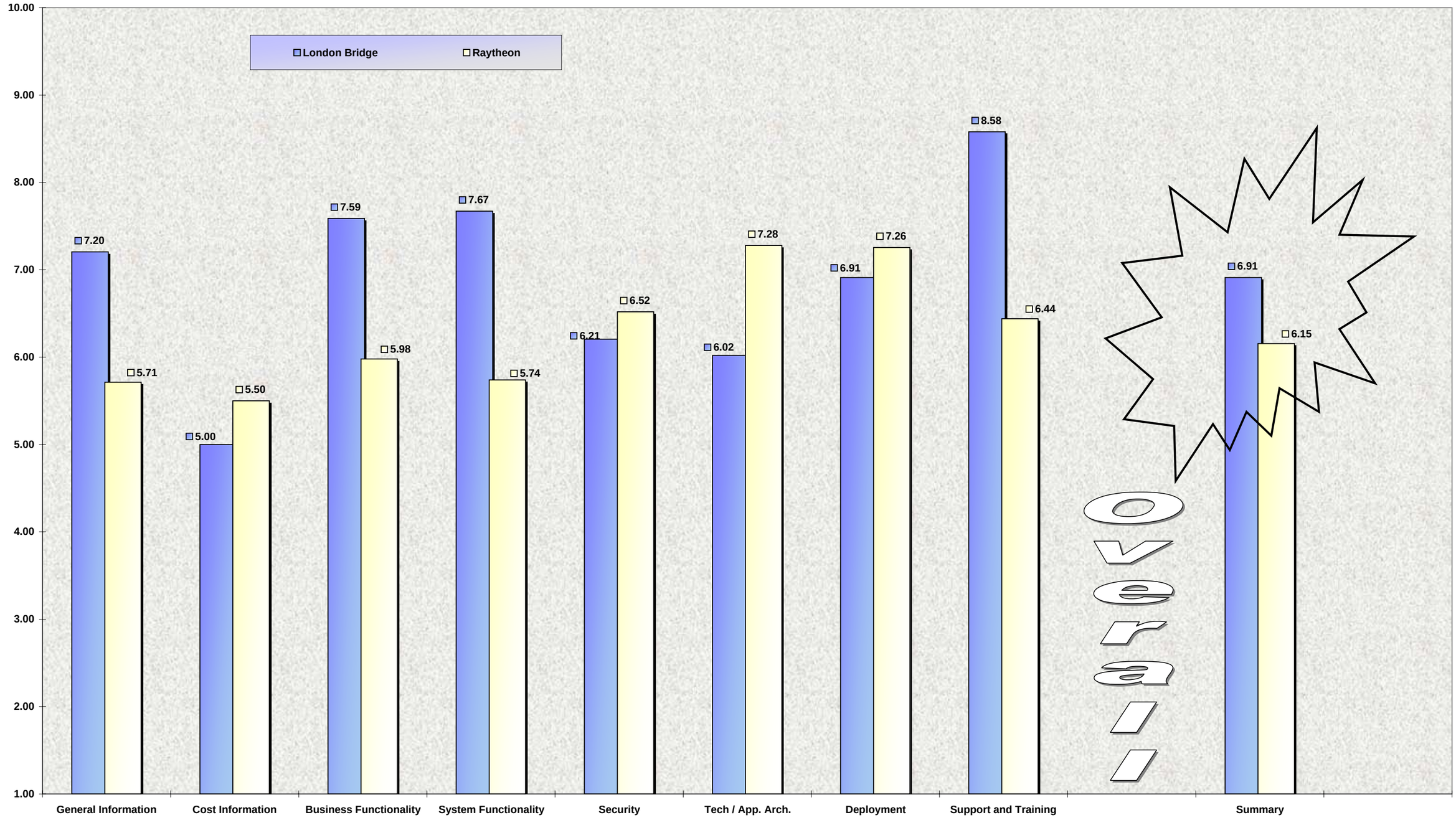
Result chart



Vendors: Requirements Scoring/Evaluation Summary

#	Selection Criteria	Weighting Percentage	London Bridge	Raytheon
I	**General Information**	**10%**	**7.20**	5.71
II	**Cost Information**	**15%**	5.00	**5.50**
III	**Business Functionality**	**25%**	**7.59**	5.98
IV	**System Functionality**	**15%**	**7.67**	5.74
V	**Security**	**10%**	6.21	**6.52**
VI	**Tech / App. Arch.**	**10%**	6.02	**7.28**
VII	**Deployment**	**7%**	6.91	**7.26**
VIII	**Support and Training**	**8%**	**8.58**	6.44
	Summary	**100%**	***6.91***	**6.15**

Note: The scoring result is only one of many decision factors that will be used to determine the final solution.

Summary

Note: The scoring result is only one of many decision factors that will be used to determine the final solution.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments	
					Recovery Management System (RMS)	
					Y/N	Comment
I	**RFI - General Information Pertaining to your company**					
1	Please provide your company history and a list of existing clients	3	10	8.00	Y	See Attached Addendum A - Vendor Info and History and Addendum B - Client List.
2	Please provide your latest financial results and changes	3	10	7.50	Y	See Attached Addendum C - Interim Financial Report.
3	Please provide your long term technical and business strategy / vision	3	10	7.50	Y	London Bridge Group is committed to the ongoing development of its products to meet changes in the market place and to exceed customer requirements. We seek to maintain our position as the leading worldwide supplier for arrears management software. We develop our products both by means of internally funded development and as part of the consultancy service provided to individual customers.
4	Please provide your existing business alliances and partnerships	4	10	8.50	Y	IBM Business Partner, Aspen Grove w/ Bridgelink, Alltel for marketing with its Automated Loan System (ALS), and Computer Associates for their development tool Cool:Plex.
5	Please provide 3 of your preferred-client company names and contact information - preferably those companies whose business models are similar to SFA	3	10	8.25	Y	Although not student loan based: Ford Motor Credit, CACI / Dept of Justice, Wells Fargo Bank. (Will supply further contact information on request.)
6	Please provide your software/system product description and licensing details	3	10	8.25	Y	RMS is designed to address the critical needs of recovery management that arise across the later phases of the distressed receivables life cycle, including: internal recovery bankruptcy skip tracing agency and attorney management See attached Addendum D - Sample Software License Agreement for licensing details.
7	Previous experience in student loan industry? If so, please provide examples	3	10	5.50	Y	RMS is used to collect student loans at the U.S.Department of Justice, The Education Resource Institute (TERI) and at Zwicker & Associates, a Boston based law firm specializing in student loan collections.
8	Previous experience in consumer loan industry (non-revolving)? If so, please provide examples	3	10	8.75	Y	Many clients on the attached client list use RMS to recover non-revolving loans, including among others Ford Motor Credit, American Honda, Bank of America, Hibernia National Bank, Alltel Communications and the Associates.
9	Previous experience working with government clients? If so, please provide examples	4	10	6.75	Y	RMS is used at the Department of Justice (under the product name "Class") to collect debts referred from other government agencies, including the Department of Education. It is also used by Los Angeles County Court system to collect traffic fines.
10	Is your product compliant with government standards? Please attach any government accreditation documentation	5	10	6.50	Y	Although no specific accreditation is attached an earlier version of the RMS software is already being used by the Department of Justice
11	Is your product compliant with Section 508 (American Disability Act) ?	5	10	5.50	Y	The Cool-Plex tool used to develop the RMS client server software is easily adaptable to meet individual requirements of the ADA

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments	
					Recovery Management System (RMS)	
					Y/N	Comment
12	Please provide examples to describe options for system maintenance and operations with your existing clients (after system implementation)	4	10	8.75	Y	There are three main types of system maintenance and operations for RMS clients: 1) the majority of clients license the software directly and pay an annual maintenance fee for direct London Bridge support (Citicorp, Bank of America, etc.), 2) a dozen clients use the London Bridge data center in Atlanta in an ASP environment (Ford Motor Credit, American Express, etc.), 3) a primary U.S. government contractor, CACI, provides direct product support for the Department of Justice where RMS is the software (renamed Class) used to collect accounts for the USAO's.
13	Please provide examples on high volume data storage and data processing for your existing clients	5	10	8.50	Y	Among the existing ASP clients Ford Motor Credit has activated over 800 users working more than 4 million accounts, while First USA Bank's volumes have exceeded 6 million accounts.
14	What is your company policy on client specific modifications/extensions to your product?	5	10	8.25	Y	London Bridge is often contracted by clients to do specific modifications to the software, which are then rolled in as part of the base product and ultimately made available to the other RMS clients. System parameter flags are usually set up to turn these specific type features on or off.
15	How often do you release your product upgrade? What is your current release version?	3	10	8.75	Y	There is usually a new product upgrade every 12-18 months depending on the type of new development being done. The current production release of RMS is 6.1, on which the new client server version is based.
16	Do you outsource product development work?	4	10	8.50	N	All development work is handled internally.
17	How long does it take for the software patches to be distributed to your clients and through what channels?	3	10	7.50	Y	Software patches are distributed via e-mail or tape depending on the desires of the individual clients.
18	Does your company offer loan receivable product servicing non-default loans? If yes, is it an integrated product to your debt recovery management product? Please provide example	3	10	6.50	Y	The Phoenix product is London Bridge's full service loan receivables software. It is not yet fully integrated with RMS since until recently the hardware platforms were not compatible.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
19	How does your product handle numerous and various types of data exchanges with internal and external entities?	5	10	7.50	Y	Two value added software products from London Bridge named Partner.net (for PCA's) and Bridgelink (for other unique entities) are typically used to handle the multiple interface data streams for both internal and external entities.
20	Is your product compatible with Siebel Customer Relation Management software? If yes, please provide client example	5	10	0.00	Y	We are unaware of any Customer using this product, thus cannot verify compatibility. However RMS provides standard interfaces, and customized interfaces from both batch and online processes that can interface at a server to server level. Desktop intregration can easily be provied through the RMS ActiveX controls.
21	How is disaster recovery designed for your product?	4	10	7.75	Y	London Bridge assists with Disaster Recovery planning and testing if nessesary during the implementation. London Bridge acts is an ASP for companies like American Express, First USA, GE Capital, Ford Financial. We have in place and are very familiar with the implementation and administration of Disaster Recovery plans to support these customers including hot site back-up.
22	Are you an Application Service Provider (ASP)? If so, please provide example	3	10	8.75	Y	There are ten other ASP clients in addition to those mentioned in item 19 above, the most recent being American Express.
23	What is unique about your product in relations to other similar products on the market?	3	10	8.00	Y	RMS was designed solely to collect loans both internally and externally after write-off, and in so doing manage the complexities of the legal process, bankruptcy tracking, collection agency management and reconcilement accounting. Most competitive products were designed for internal collections only, subsequently adding marginal accounting and agency management programs to cover their shortcomings.
24	Please list 3 products in the market you consider your competitor. Please provide reasons why we should choose your product over your competitors?	3	10	8.00	Y	1) Recovery 1 from First Data Resources, which is used only by clients with FDR loan or credit card processing products, 2) Shaw Systems, which is only used by clients using other Shaw loan products - especially commercial loans , 3) Adjuster from Computer Associates is used as a sybiotic product to their early collection system, Tracker. None of the debt recovery products listed is key to the business focus of any of these large corporations while it is the core business for London Bridge, which dominates the bad debt collection market for credit cards and other consumer loans.
25	Is your company interested and willing to participate in a value-based or shared-in savings deal?	4	10	6.00	Y	Depending of course on how the deal is structured.
	Total General Information Score	10%	930	670.00		
				7.20		

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#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
II	**RFI - Product Cost**					
1	Projected Overall Cost (Approx Range)	5	10	5.00	n/a	800 Full Time Colections / Recovery Users + 1,000 Inquiry / Non Collections Users + BridgeLink + 9 BridgeLink Standard (Non Customized) Interfaces + Data Encryption = $2,437,500
2	Enterprise License Fee or License Fee Per Seat	n/a	n/a	n/a	n/a	License Fee Per Seat = $1,900 per Full Time Collections / Recovery Users (total of 800 Full Time Users) for $1,520,000. License Fee Per Seat = $250 per Inquiry Only / Non Collections Users (total of 1,000 Inquiry Only Users) for $250,000. BridgeLink $250,000 Nine (9) BridgeLink Standard / Non Customized Interfaces at $45,000 each Total $405,000. Data Encryption $12,500
3	Annual Software Maintenance Fee	n/a	n/a	n/a	n/a	$365,850 (18% of $2,032,500.00) + $18,000 (Up to 30 External Agencies / Taking Assignments In BridgeLink) = $383,850
4	Customization Cost (per code change or firm-fixed-price)	n/a	n/a	n/a	n/a	Interfaces Are Standard / Non Customized. Customization Services Available at Time & Materials Basis $2,250 Per Day + Expenses Where Applicable
5	Hardware Cost	n/a	n/a	n/a	n/a	No Hardware Cost Is Included In This Proposal for The File Server / Middleware or Client.
6	Technical Help Desk Service Cost	n/a	n/a	n/a	n/a	Expect To Provide 30 Days Technical & User Training / Consulting at $67,500 ($2,250 Per Day + Expenses)
7	Data Center Hosting and Support Cost	n/a	n/a	n/a	n/a	We Estimate That The Telecommunications Costs Associated With The One Time Installation of Frame Relay Circuits For San Franciscio, Chicago, Atlanta and Washington DC Sites Would Be Approximately $30,000. Monthly Telecommunications Costs Would Be In the $2,800 to $4,000 range.
	Total Cost Score	15%	50	25.00		
				5.00		

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
III	**RFI - Business Functionality Requirements**					
A	**Account Management**					
1	Receive newly assigned defaulted loans from various external sources (36 Guaranty Agencies for FFEL Loans, DLSS for Direct Loans, School for Perkins Loans, Lenders for FISL loans, and PELL, SEOG Program Overpayments)	5	10	8.00	Y	Through the standard auto-interface program (AUTOIA)
2	Ability to add/modify/delete account location codes, status codes or any other account management parameters	5	10	9.00	Y	RMS is a code based system with most codes being user defined.
3	Flexible & user definable parameters to identify account location (e.g. ED, GA, PCA, TOP, FESOP, AWG, DOJ)	n/a	n/a	n/a	Y	Through the Lending Organizational structure.
4	Flexible & user definable parameters to identify account status ((Repayment, Rehabilitated, Consolidated, ICRP, Written-off, Forgiven, Litigation, PIF, Discharged (e.g.Closed School, Ability-to-Benefit, False Certification, Long-Term Disability, Bankruptcy or Death))	n/a	n/a	n/a	Y	Account status is one of the primary keys in RMS.
5	Flexible & user definable parameters to identify litigation status (e.g. Federal Judgment), and litigation details	n/a	n/a	n/a	Y	As required by the Department of Justice.
6	Report and update borrower credit status to Credit Bureau	3	10	8.50	Y	A standard function of the system.
7	Ability to store and display extensive borrower/account/payment history to facilitate quick and easy account research	5	10	8.50	Y	RMS contains a robust accounting system with full audit capability per transaction.
8	Ability to print full payment history including payment date, amount and payment allocation (collection cost, interest, and principle)	4	10	8.00	Y	Payment history can be printed as part of the Contract Master.
9	Ability to view and print imaged files associated with a particular account in account lookup	5	10	7.00	Y	Imaged files associated with an account can be viewed but not printed without some modification to the system.
10	Ability to provide real-time system updates (e.g. borrower demographics information)	5	10	9.50	Y	System updates may be real time.
11	Ability to put an account on hold and stop account from further processing (e.g. stop litigation if problem school discovered)	5	10	9.00	Y	A combination of account Status Code and "Do Not Contact" warnings
12	Flexibility to add/modify/delete borrower demographics related data fields	5	10	9.00	Y	Based on the security of the user.
13	Allow for multiple addresses, address status (deliverable vs. non-deliverable), telephone numbers, employer details and e-mail addresses as well as sources and date of information	n/a	n/a	n/a	Y	RMS maintains three separate debtor addresses, e-mail addresses and employer details sans the status.
14	Ability to capture 8 digit school codes (currently can only see 6 digits, where last two digits identify different campuses)	n/a	n/a	n/a	Y	There are numerous user defined fields that would accommodate the desire for 8 digits, although to maintain this extensive school list as a verifiable code table would require a system modification .
15	Ability to capture 9 digit zip codes	n/a	n/a	n/a	Y	Postal code field is large enough for 11 digits.
16	Audit history of all account activities/edits/user access/etc.	5	10	9.00	Y	All changes are noted in account history.
17	Single audit screen that lists all of the major account activities that occurred and each entry on that screen should be expandable to show more detailed information regarding that entry	n/a	n/a	n/a	Y	Timekeeper file captures and displays all this information.
18	Ability to setup & maintain various repayment options (e.g., Regular, Compromise, Income Contingent Repayment Plan, Consolidation and Rehabilitation)	5	10	8.50	Y	RMS has the ability to setup and maintain various repayment options although more specific details are needed related to those listed in parentheses
19	Flexibility to add additional account related data fields to capture the detailed loan history occurred prior to ED assignment (e.g. deferments/forbearances status, GA collection costs, first payment due date)	4	10	8.00	Y	In addition to an extensive collection history file RMS has multiple user defined fields to house this information.
20	Capability to distinguish borrower level, account (loan) level, disbursement level data	4	10	6.50	Y	Through the Lending Organizational structure.
21	Ability to close accounts (e.g. PIF, Discharge, Written-off, Consolidation, Forgiven, Litigation Result)	5	10	8.00	Y	The "Dead" file feature is designed for this purpose.
22	Flexibility to setup event driven triggers to facilitate account management	5	10	9.00	Y	Via Decision Manager and Activity Codes in the collector work queues
23	Automatically update credit bureau when account is closed if meet business rules	n/a	n/a	n/a	Y	Credit Bureau reporting flag is set at the account level and can be
24	Automatically generate closure letter for borrower when account is closed	n/a	n/a	n/a	Y	Using Decision Manager or Activity generated correspondence
25	Automatically alert appropriate user groups on exceptions to processes (e.g., if refund/payment does not post as scheduled, need to alert user)	n/a	n/a	n/a	Y	A system option to flag broken promises to pay can be activated to do so.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
26	Automatically alert appropriate user group when an account is near PIF (e.g. AWG)	n/a	n/a	n/a	Y	Decision Manager can be set up to alert the user via a status change

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
27	**Account financial management**	5	10	7.50		
28	Calculate Fixed and Variable Interest accrual	n/a	n/a	n/a	Y	Fixed rate is the system C61standard and variable rates are handled via the use of a Variable Interest Rate Code.
29	Calculate and project total PIF amount (present, future or past)	n/a	n/a	n/a	Y	Using the RC screen option where PIF and SIF are both calculated for correspondence purposes.
30	Calculate borrower's repayment affordability summary upon receipt of personal financial information	n/a	n/a	n/a	N	Personal financial information is housed but no debt-to-income ratio is calculated.
31	Calculate penalty charges (late payment fee) and collection fees	n/a	n/a	n/a	Y	Via use of DM and/or the Add-on Fee flag
32	Ability to adjust account financials received from GAs (if changes occur during transfer from GA to ED)	n/a	n/a	n/a	Y	Based on the security level of the user.
33	Calculator to run repayment scenarios and ability to update the system automatically from the desired scenario (e.g. payment terms, payment amount, interest rate, balance, compromise percentage, collection costs refund, etc.)	n/a	n/a	n/a	Y	Via the use of the Payment Calculator, although some terms such as compromise % and collection costs refund need further clarification.
34	Calculate collections fee charged to the borrower	n/a	n/a	n/a	Y	The Add-on Fee flag can generate a collection fee for the account as it enters the system.
35	Ability to store interest rate changes (for variable rate) over the life of the loan	n/a	n/a	n/a	Y	Each change is noted in the history file.
36	Allow for account adjustment (e.g. account balance, interest rate, collections costs, penalty charges, etc.) via batch and real-time based on individual user's security level	n/a	n/a	n/a	Y	Although balance on RMS is a calculated field made up of its components (principal, interest, fees, etc.).
B	**Borrower Contact Management**					
1	Ability to capture all borrower contact (in-bound/out-bound calls and correspondence history)	4	10	8.00	Y	As part of the Result Code and Contact functionality.
2	Ability to record contact details (e.g. date, time, and call type, text call details)	n/a	n/a	n/a	Y	As entered by the collector.
3	Ability to display letter history and content of the actual letters	n/a	n/a	n/a	Y	As part of the history file and saved letter file.
4	Ability to synchronize contact history from various contact points (e.g. PCA, PIC, SFA Regions)	n/a	n/a	n/a	Y	All parties listed will have direct access to the customer record today.
5	Allow individuals to edit their own recording of borrower interaction to correct inadvertent mistakes (this activity is recorded in audit trial)	n/a	n/a	n/a	N	In order to maintain true audit validity once a collector comment is entered in the account history it may not be altered, only corrected by a later statement to that effect.
C	**Customer Service Call Centers (SFA refers call centers as Public Inquiry Contractor (PIC))**					
1	Provide all borrower and account information to Customer Service Representatives (CSR's)	4	10	8.33	Y	
2	Ability to record interaction with the borrowers (Date, time, Codes of call nature, Text for comments)	4	10	8.00	Y	
3	Online account adjustment (change name, address, balance, etc)	5	10	8.33	Y	With proper security.
D	**Customer Service Call Center Oversight**					
1	Ability to track and audit PIC Customer Service Representative (CSR)'s work performance using query tools	5	10	8.00	Y	AS400 Query is included with the server hardware.
2	Ability to view screens that the PIC CSRs are using to handle a call from a borrower - without the CSRs knowing that auditor is also viewing the screen (increase Regional Office's audit capabilities)	5	10	8.67	Y	But would need to be manually refreshed.
3	Ability to define multiple levels of security clearance for CSR's & limit them to access only those accounts assigned to them	5	10	9.67	Y	RMS has a 9 tier individual security model and 5 level organizational structure designed for this purpose.
4	Ability to summarize borrower inquiry and resolution types as well as time taken for resolving a borrower request	3	10	8.00	Y	Via the use of Result Codes and/or non-financial Transaction Codes.
5	Ability to streamline the workflow from PIC to regional offices for review and approval	4	10	7.67	Y	System functionality is available but an interface would be required.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
E	**Private Collection Agency (PCA) Management**					
1	Assign accounts to PCAs based on Collections management strategies (PCA strength and weakness, account location, account balance, loan status and age of debt, assignment history) via automated, flexible and user-definable tools without programming code changes	5	10	8.00	Y	Online access to Decision Manager program provides extensive functionality and flexibility to assign accounts.
2	Recall accounts from PCAs as needed (Hearing, Litigation and Age of debt)	4	10	8.33	Y	Recall record automatically sent to PCA when Decision Manager recalls account
3	Receive returned accounts from PCA's	4	10	8.33	Y	Via standard RMS interface file used by over 300 agencies
4	Record number of times an account has been re-assigned and to which PCA	3	10	7.67	Y	Details of each assignment is recorded in account history and displayed on VR screen at the account level.
5	Ability to exchange real-time customer interaction information to and from PCA's	4	10	8.00	Y	PCA's will have direct, real time access to their accounts.
6	Calculate PCA Commissions & Fees (Contingent fees - regular collections, FFEL consolidation, Direct Loan consolidation, rehabilitation, Flat fees - Administrative Resolution, Litigation Preparation)	5	10	6.33	Y	RMS has the ability to track multiple fees and commissions but more detail is needed regarding specific SFA requirements.
7	Audit/Manage Performance-based PCA contract	4	10	7.67		
8	Monitor PCA performance (Daily real-time, monthly, quarterly and annual collection results)	n/a	n/a	n/a	Y	In addition to several RMS on-screen views the query tool can display or print results real time as requested.
9	Manage PCA performance (Collection result by types of collection method: regular collection, consolidation, re-habilitation, AWG, and administrative resolution)	n/a	n/a	n/a	Y	System functionality is available to track performance but more specific details would be required related to types of collection.
10	Publish collection results, Incentive Fees, More Account Assignment	n/a	n/a	n/a	Y	AS400 Query is included with the server hardware.
11	Score PCA's performance	n/a	n/a	n/a	N	System functionality is available to track performance but more specific details would be required related to scoring model.
12	Capability to setup tight security to allow each PCA to view and update on the accounts assigned to them	3	10	8.67	Y	RMS has a 9 tier individual security model and 5 level organizational structure designed for this purpose.
F	**Portfolio Management**					
1	Conduct data mining and analysis	4	10	9.00	Y	AS400 Query is included with the server hardware.
2	Support scenario-based portfolio management	4	10	9.00	Y	The Decision Manager program provides the ability to model scenario's in either a real time or batch mode.
3	Support various collection strategies (e.g. “champion/ challenger”)	4	10	9.00	Y	The Decision Manager program easily provides the ability to create champion/challenger strategies.
4	Identify and conduct collectibility analysis	4	10	9.00	Y	While not providing an actual scorecard, the Decision Manager program in conjunction with AS400 Query can assist in this process.
5	Analyze portfolio by loan type, account status, repayment type, borrowers demographics, etc.	5	10	9.00	Y	While not providing an actual scorecard, the Decision Manager program in conjunction with AS400 Query can assist in this process.
6	Ability to write off accounts based on age and balance	4	10	9.00	Y	Using the Decision Manager program

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
G	**Payment Processing**					
1	Ability to split payment and apply portions of payment to appropriate loans/accounts	5	10	8.50	Y	Using the MPO option for batch postings and/or the Split Payment option for online
2	Payment posting to appropriate accounts both batch and online	5	10	8.50	Y	Using the MPO option for batch postings and/or the Split Payment option for online
3	Accept alternative payment methods - Electronic Debit and Credit Cards processing via phone and internet	4	10	4.00	N	Would require modifications to the existing system.
4	Automatic alerts for unidentifiable payments	5	10	8.50	Y	Via the use of the standard system reject reporting.
5	Payment reconciliation between total payment and Treasury receipts	3	10	8.50	Y	Using either standard RMS financial reports or ad hoc with AS400 Query.
6	Ability to send request to Treasury for refund processing electronically	3	10	9.00	Y	System functionality is available but an interface would be required.
7	Ability to track refund process status (currently no way to track from the time refund is processed until check is cut by Treasury)	2	10	8.50	Y	Using one of the system codes for Treasury Status.
8	Payment Reversal for bounced checks or misapplied payments	4	10	8.50	Y	Standard payment posting functionality.
9	Automatically apply bounced check penalty fee	2	10	6.50	N	Would require modifications to the existing system (flat fee of 5%).
10	Ability to automatically identify refund to overpayments and mis-directed payments	3	10	8.50	Y	Overpayments with the 05 Financial Transaction Code, mis-directed payments controlled via the use of sophisticatde payment allocation system with multiple application options.
11	Automated refund processing (on-line approval, automated workflow capabilities)	4	10	8.50	Y	Via the Route for Review functionality.
12	Allow for third party refunds if approved	2	10	8.50	Y	System functionality is available but an interface would be required.
13	Ability to track payment in suspense and issue refund if borrower found	3	10	8.50	Y	Either by using the reject report or posting to a generic account in the Pending File.
14	Record payment instrument details	3	10	8.50	Y	The time, date, check number, payment type and who posted it are automatically entered with each transaction.
15	Ability to change disbursement amounts & dates (highest security level only)	2	10	8.50	Y	RMS keeps two transaction dates, posting date and effective date, the latter of which can be altered (albeit not after posting is done).
H	**Billing & Correspondence**					
1	Set billing cycle for each new account	3	10	8.50	Y	Account level flag set on the CO screen can be set via Decision Manager.
2	Ability to easily change bill cycles for specific accounts (manually – on-line)	3	10	8.50	Y	Account level flag set on the CO screen can be set or reset online.
3	Produce billing statement for all debt types	5	10	8.50	Y	The billing statement format is user defined.
4	Generate perforated coupons if needed	4	10	8.50	N	Although much of the literal content for the coupons can be generated via system keywords.
5	Print bills based on billing cycle	4	10	8.50	Y	As part of the standard Billing Cycle functionality on RMS
6	Ability to edit billing text if needed	4	10	8.50	Y	The billing statement format is user defined.
7	Electronic bill presentment via email or web access	3	10	8.50	Y	Via e-mail using Word and Microsoft Outlook.
8	Generate letters and notices to borrowers ad hoc or based on account changes/time constraints	5	10	8.50	Y	Using the RMS letter generation file in conjunction with Microsoft Word
9	Ability to edit letters and notices if needed	5	10	8.50	Y	Using Microsoft Word.
10	Record audit history of letter and notices sent	4	10	8.50	Y	Each letter and notice is noted in the history file.
11	Ability to send online correspondence via email or web access	3	10	8.50	Y	Using Microsoft Word/Office.
12	Record returned billing statements, letters and correspondence that were not delivered	4	10	8.50	Y	Notation of the returns can be made in account history.
13	Automatic Alerts for returned statements/letters/correspondence to undeliverable addresses	3	10	6.50	N	Would require modifications to the existing system (re: address verification flags).
14	Ad Hoc generation of letters	5	10	8.50	Y	Using the RMS letter generation file in conjunction with Microsoft Word

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#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
I	**Internal Workflow Management**					
1	Flexibility to design automated workflow for the following processes:	5	10	9.33		
2	Treasury Offset Program (TOP) Hearing Process (including Hardship hearing)	n/a	n/a	n/a	Y	Using Decision Manager to set Status and Activity generated workflows.
3	Federal Employer Salary Offset Program (FESOP) Hearing Process	n/a	n/a	n/a	Y	Using Decision Manager to set Status and Activity generated workflows.
4	Administrative Wage Garnishment (AWG) Hearing Process	n/a	n/a	n/a	Y	Using Decision Manager to set Status and Activity generated workflows.
5	Discharge Process (Closed School, Death, Long-term Disability, Bankruptcy, Ability-to-Benefit, False Certification, Unpaid Tuition Refund)	n/a	n/a	n/a	Y	Using Decision Manager to set Status and Activity generated workflows.
6	Litigation Process (cases referred to DOJ)	n/a	n/a	n/a	Y	Using Decision Manager to set Status and Activity generated workflows.
7	Refund Process	n/a	n/a	n/a	Y	Using Decision Manager to set Status and Activity generated workflows.
8	PIC to Regions Process Request and Approval	n/a	n/a	n/a	Y	Using Result Codes to trigger Decision Manager actions.
9	Ability to assign work, track work load and manage performance	5	10	9.00	Y	Using Decision Manager group assigment functionality.
10	Ability to audit/track work status and work results	5	10	8.00	Y	Online audit/tracking by supervisor-only screens available through the Work With Schedule menu
11	Ability to alert for status change (e.g. approval or denial of a critical decision)	4	10	8.00	Y	Using standard Decision Manager functionality.
12	Ability to send and receive imaged files from internal and external sources	4	10	2.00	N	Would require modifications to the existing system.
13	Ability to review and approve letters drafted by PIC (electronically)	4	10	2.67	N	Would require modifications to the existing system.
J	**Document Management**					
1	Acceptance and conversion of existing Imagining files	3	10	7.50	Y	The system can hold a document link to existing image files at the Account level. A simple click from the tool bar button will launch most types of image with IE Explorer
2	Attach imaged files (Promissory notes and other loan records) in Account Lookup	4	10	7.00	Y	The system can hold a document link to existing image files at the Account level. A simple click from the tool bar button will launch most types of image with IE Explorer
3	Ability to setup document identifiers to link multiple loan records to an individual borrower	3	10	7.50	Y	The system can hold a document link to existing image files at the Account level. A simple click from the tool bar button will launch most types of image with IE Explorer
4	Ability to display documents at the loan level, as well as the borrower level	4	10	8.00	Y	Functionality exists but may require some modification to the existing system (imaging).
5	Generate various forms (i.e., financial statements, discharge forms, etc.) on demand	5	10	7.00	Y	Functionality exists via RMS letter program and/or Word but would require some modification to the existing system for imaging.
6	Generate various forms automatically based on predetermined criteria (e.g. timed alerts, status changes, approvals, denials, etc.)	5	10	7.50	Y	Functionality exists via RMS letter program and/or Word but would require some modification to the existing system for imaging.
7	Track status of documents	4	10	7.50	Y	All printed documents are held and logged but modifications to the existing system for image management.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
K	**Offset Programs**					
1	Screens designed to handle Treasury Offset Program (ED sends defaulted borrower listing to Treasury, Treasury FMS conducts offset, ED updates database to reflect offset dollar amount to appropriate accounts) (Ability to extract data on accounts for Pre-Offset Address Request, Create TOP records (and track status) Certification/Recertification, Weekly Updates, responses to requests for addresses from Treasury, and TOP contact address and phone information, and provide the information to Treasury in the prescribed format)	5	10	4.33	Y	System functionality is available but interfaces and screen design specifications would be required.
2	Screens designed to handle Federal Employee Salary Offset Program (ED sends defaulted borrower listing to DoD, DoD provides matched borrowers' Federal employer information, ED sends notices to various Federal employers, Various Federal employers send in salary offset payment, ED processes payments)	5	10	4.33	Y	System functionality is available but interfaces and screen design specifications would be required.
3	Administrative Wage Garnishment (ED sends defaulted borrower listing to HHS to match against NDNH database, HHS sends matched employer and wage information to ED, ED updates database with employer and wage information, PCA's contact employers, Employers send in salary offset payment, ED processes payments)	5	10	4.33	Y	System functionality is available but interfaces and screen design specifications would be required.
L	**Financial Management**					
1	Generate loan receivable data required by ED FMS Accounting System	5	10	5.00	Y	System functionality is available but an interface would be required.
2	Capability to reconcile with OPAC weekly transmissions from Treasury	5	10	5.00	Y	System functionality is available but an interface would be required.
3	Capability to receive and track information from Treasury in order to communicate offset source and refund timeline to the borrowers	5	10	5.00	Y	System functionality is available but an interface would be required.
4	Manage payment to HHS for NDNH data matching service	n/a	n/a	n/a		Not required per Red Feldman.
5	Manage payment to IRS for borrower location data matching service	n/a	n/a	n/a		Not required per Red Feldman.
6	Notify IRS for allowable interest deduction borrowers may claim	5	10	5.50	Y	System functionality is available but an interface would be required (03 Transaction Code)..
7	Notify IRS of accounts/debts written off (which meet certain criteria)	5	10	5.50	Y	System functionality is available but an interface would be required (same as 1099C debt forgiveness).
8	Capability to manage commission fees paid to PCA's	5	10	6.50	Y	With details kept in the debtor's financial history.
M	**Reporting Tools**					
1	System Generated Reports (more will be added in Design phase)	5	10	7.50		
2	Generate Daily, Monthly, Quarterly and Annual Collection Result Report (by loan type, by collection agency, by collection methods)	n/a	n/a	n/a	Y	As part of standard RMS reporting (except for collection methods?)
3	New Debts Summary Report by Assignment Source (monthly, quarterly and annually)	n/a	n/a	n/a	Y	System generated ad hoc report using Query tool
4	Write off Account Summary and Details (monthly, quarterly and annually)	n/a	n/a	n/a	Y	System generated ad hoc report using Query tool
5	Sell off Account Summary and Details (monthly, quarterly and annually)	n/a	n/a	n/a	Y	System generated ad hoc report using Query tool
6	PIF Account Summary and Details (monthly, quarterly and annually)	n/a	n/a	n/a	Y	System generated ad hoc report using Query tool
7	FFEL Consolidation Activity Report (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Based on Status and Transaction Codes.
8	Direct Loan Consolidation Activity Report (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Based on Status and Transaction Codes.
9	Administrative Resolution Summary (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Based on Status Codes within the Dead File designation
10	Send automatic reports to Schools/GAs/Direct Loans listing accounts assigned during certain timeframes	n/a	n/a	n/a	Y	System functionality is available but interfaces to send data would be required.
11	Summary report on payment and payment posting for financial management	n/a	n/a	n/a	Y	System generated ad hoc report using Query tool
12	Ad-hoc Reporting Capabilities - provide user friendly reporting tool without having to use programming languages (security rules apply)	5	10	7.00	Y	AS400 Query is included with the server hardware.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments	
					Recovery Management System (RMS)	
					Y/N	Comment
N	**Data Matching Programs**					
1	Ability to send/receive data from various internal and external sources and various record layout	5	10	6.00	Y	System functionality is available but interfaces would be required.
2	HHS - NDNH data matching for information used to facilitate AWG	4	10	5.00	Y	System functionality is available but interface to send data would be required (skip trace).
3	IRS - data matching for borrower location information	4	10	5.00	Y	System functionality is available but interfaces to send data would be required (skip trace).
4	Ability to interact & do business directly with DOJ (CLASS)	4	10	6.50	Y	The Class software is a version of RMS.
5	United Postal Service - Change-of-Address information	2	10	5.00	Y	System functionality is available but an interface would be required.
6	Social Security Administration Death Index	3	10	5.00	Y	System functionality is available but an interface would be required.
7	FESOP – data matching with DOD and Postal to determine if any of our borrowers are Federal employees	5	10	5.00	Y	System functionality is available but an interface would be required.
O	**Services Provided to Guaranty Agencies**					
1	Treasury Offset Program - Federal Offset service for Guaranty Agencies	5	10	7.50		
2	Accept loan data files from 36 GA's	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
3	Combine in-coming files into one large file	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
4	Return TOP certification information to appropriate GA's	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
5	Return exceptions to appropriate GA's	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
6	Return offset information to appropriate GA's	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
7	Edit incoming GA data to ensure compliance with prescribed formats and provide error information back to the GAs	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
8	If incoming data from ED contains errors, send data back and send alert or error report of any data that was returned with errors	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
9	Update database with GA data, when appropriate	n/a	n/a	n/a	Y	System functionality is available but interfaces to send data would be required
10	Combine GA data with equivalent ED data and transmit to Treasury in prescribed formats	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
11	Process incoming data from Treasury, update database, separate data and return to appropriate GA	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
12	NDNH - data matching service to Guaranty Agencies	5	10	7.50		
13	Accept data matching files from GAs	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
14	Combine in-coming files into one large file	n/a	n/a	n/a	Y	System functionality is available but some modification be required.
15	Return matched borrower information to appropriate GAs	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
16	Extract data from ED accounts to request information from HHS	n/a	n/a	n/a	Y	System functionality is available but an interface would be required.
17	Combine GA data with equivalent ED data and transmit to HHS in prescribed format	n/a	n/a	n/a	Y	System functionality is available but interfaces and specific requirements required.
18	Process data from HHS, update database with matched information on ED accounts only, separate data and return to appropriate GA	n/a	n/a	n/a	Y	System functionality is available but interfaces and specific requirements required.
	Total Business Functionality Score	25%	4230	3202.67		
				7.57		

Note: The scoring result is only one of many decision factors that will be used to determine the final solution.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments	
					Recovery Management System (RMS)	
					Y/N	Comment
IV	**System Functionality Requirements**					
1	Capability for real-time data synchronization for loan transaction and borrower information (demographic and correspondence) to and from Collections and PCAs	5	10	7.00	Y	Some real time interfaces exist, others are based on batch processes.
2	User-friendly Graphic User Interfaces	5	10	9.00	Y	
3	Web-enabled User Interface/Access	4	10	4.33	N	A browser-based version is a major component of our medium term road map. The IDE Cool :Plex allows this to be delivered using several technologies such as Java Applets or HTML. The final approach will be partially dictated by Client Demand. roduct Roadmap
4	Capability for Electronic Bill Presentment and Payment	4	10	4.00	N	Can be done via word interface and MS Outlook
5	Borrower self service - publish borrower/loan/account information, repayment options and forms on the Internet to fulfill general inquiries	3	10	2.67	N	See Response to Question 9
6	Allow forms to be downloaded and submitted via the Internet (e.g. Assignment Form, Discharge Request Forms, etc.)	2	10	4.67	Y	Can be accomplished via MS Word interface
7	Allow for real-time system update (compared to overnight batch currently)	4	10	9.00	Y	
8	Allow for viewing certain updates in pending stage (e.g. users should be able to see a payment in pending stage waiting for overnight posting)	4	10	8.00	Y`	Can be accomplished via batch hold facility
9	Ability to preview changes to account before run/send/modify/process/etc	5	10	8.00	Y	Can be accomplished via batch hold facility
10	Ability to track specified online or batch changes to the database by retaining "before and after" images and a record of the user/batch program which requested the change for audit purpose	5	10	8.67	Y	Tracking is done on all account level data.
11	Flexibility to allow super business users to define and modify internal workflow without programming code changes	4	10	8.33	Y	Decision Manager
12	Account status automatically triggers an account to be moved to a queue in a particular workflow	n/a	n/a	n/a	Y	Decision Manager
13	Supervisor assigns accounts to individuals users based on pre-defined criteria (e.g. skills, dollar amount, complexity of an issue, etc.)	n/a	n/a	n/a	Y	Manually or automatically via Decision Manager
14	Flexibility to add/change additional parameters/flags/statuses without programming code changes	5	10	9.00	Y	This is system administrator functionality
15	Flexibility to create ad hoc screens without programming code changes	4	10	8.00	Y	Flexibility attained via use of HTML based coach functionality
16	Automatically flag/alarm an account based on pre-defined time constraints or status constraints	5	10	8.33	Y	Status and Activity codes
17	Ability to assign multiple statuses/alerts to an account	5	10	8.33	Y	
18	Combo box for certain fields to allow for quick-and-easy data entry	4	10	9.00	Y	Combo boxes are used wherever it is appropriate.
19	Export capability to MS Office	5	10	9.33	Y	There is a built in interface to MS Word and other features of MS Office can easily be exported too.
20	Capability to interface with Oracle Financials and Siebel CRM Solutions	5	10	6.33	Y	RMS provides standard interfaces and customized interfaces from both batch and online processes that can interface at a server to server level. Desktop intregration can easily be provided through the RMS ActiveX controls.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
21	Ability to send fax from the system	3	10	8.33	Y	Accomplished through MS Word interface
22	Allow for ad-hoc queries to view and update system for individual transactions or for making program-wide changes	4	10	8.33	Y	Can be done using Decision Manager and Batch, and also via Ad Hoc Report writers
23	Ability to customize/personalize forms/letters/notices etc.	5	10	8.00	Y	Can be accomplished via MS Word interface
24	Ability to preview (print preview) edited forms/letters/notices before submitting to printing	5	10	8.67	Y	Can be accomplished via MS Word interface
25	Ability to accept electronic signature	3	10	2.67	N	Development Required
26	Windows based screens (split screens, ability to change from screen to screen without having to close out of the system, ability to expand/contract window/columns, etc.)	5	10	8.00	Y	Partially complies
27	Ability to copy, paste, cut, edit words/sentences like MS products	5	10	8.00	Y	
28	Ability to conduct internal user communication/messages/notifications	5	10	8.67	Y	Route for Review functionality
29	Ability to go back to previously viewed screens	5	10	7.33	N	Can go back to previously worked accounts
30	Ability to sort, search and filter in account details and borrower interaction screens	5	10	7.00	Y	
31	Ability for storage and retrieval of information relating to regulations and policies. These should be easily accessible through a menu or search function.	4	10	7.33	Y	Can be held by State Code within the application or added to online HTML based help.
32	Ability to streamline data transfers with external systems to send and/or receive information (i.e., via middleware, EFT, internet, etc.)	5	10	8.00	Y	Accomplished via Bridgelink and other standard RMS interfaces and API's
33	Send/Receive data from 13 PCAs, 36 Gas, schools, lenders, Treasury, IRS, DOJ, Postal Service, DOD, SSA, Credit Bureaus, Lockbox, Ombudsman, DLSS, DLCS, NSLDS, FMS, PEPS)	n/a	n/a	n/a	Y	Via RMS standard Interfaces, Custom interfaces or BridgeLink based upon service and business requirements of request
34	Ability to log Congressional Inquiries and automatically assign to a workflow	4	10	8.33	Y	Can be designed into workflow
35	On-line querying capabilities – to allow for ad hoc report generation based on queries (do not want to have to ask for reports from contractor).	4	10	9.33	Y	Can generate reports from Query or Crystal Reports, plus online capability to create complex search criteria for instant display and access of accounts.
36	Ability for letters and bills to print automatically at click of a button upon receiving approval	5	10	7.67	Y	Accomplished via MS Word mail merge interface.
37	Provide Database Logical and redundancy consistency checking	5	10	8.00	Y	All data integity is implemented procedurally
38	Ability to store business entity details (Guaranty Agencies, Lenders, Schools, Closed Schools, Private Collection Agencies)	4	10	8.67	Y	System Codes, Third Party and User Defined details
39	Supports triggers and alerts which allows events to be proactively discovered and managed	4	10	8.67	Y	Status and Activity Codes
	Total System Functionality Score	15%	1580	1222.33		
				7.74		

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
V	**RFI -Security Questions**					
1	Please provide overview of system security design	5	10	5.50	Y	The system is designed with several layers of security. The user cannot log on to start Client Session without a valid User profile and password. This is verified against the Server based profiles to ensure validity and to get authoriztaions. Each object on the server has its own security both program and database table. If the user does ot have authorizatrion to every table they require then the log on will fail. Once the Client has logged onto the server the Client will then establis an RMS session, at this point the User must have a valid RMS security record. The security record will identify the level, group and functions that can be performed by the User.
2	Security Administration (by user group/loan type/account status/data field)	5	10	8.50	Y	All fields and functions are secured within the RMS internal security engine
3	Password Administration	5	10	4.50	Y	Done at the server level outside of the application
4	User Profile Management	4	10	4.00	Y	By the system administrator.
5	Ability to limit the number of users within each external group that can access the system	4	10	6.00	Y	Using the security functionality associated with the Recovery Organization
6	Audit Trails for all system changes	5	10	9.00	Y	All changes are mapped to the history file and viewable on the field maintence panel
7	Comply with Privacy Act, Computer Privacy Act, OMB A-130, OMB A-127	5	10	3.50	Y	Unknown
8	Privilege management (i.e. , authorization, roles/groups, access rights, etc.)	5	10	7.00	Y	See 7 & 8
9	Ability to audit/monitor based on privilege management capacities	4	10	5.50	Y	Invalid access attempts and other security violation attempts will be logged to the system audit logs
10	Encryption - bulk electronic transfer	4	10	8.00	Y	Encryption is done via the use of third party software and hardware. We support many types of encryption.
11	Encryption - real-time data transfer, external/ internet user access	5	10	6.50	Y	See above
	Total Security Score	10%	510	316.50		
				6.21		

Note: The scoring result is only one of many decision factors that will be used to determine the final solution.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments	
					Recovery Management System (RMS)	
					Y/N	Comment
VI	**RFI -Technical and Application Architecture Requirements**					
1	Please provide technical architecture diagram (Please attach in your reference document)	4	10	5.50	Y	Please refer to attached Addendum F Tech Architecture Diagram
2	Please provide database structure diagram (Please attach in your reference document)	4	10	4.50	Y	Please refer to attached Addendum G Database Architecture Diagram
3	Please provide the middleware supported by your product	3	10	6.00		RMS relies on the runtime to handle communications between client & server machines. On the server this consists of a proprietary dispatcher process which listens for incoming client function calls and marshals parameters through to the server runtime. Client applications connect to the server dispatcher using Microsoft Remote Procedure Call (RPC) protocol, which can be layered over a variety of different network protocols, including named pipes, over TCP/IP directly, or even over the HTTP protocol, using Microsoft IIS as a gateway. The dispatch program is designed to run in the preferred style of the operating system. It runs as as a pre-started job on the AS/400.
4	Provide Software Requirements	5	10	4.50	Y	Windows 2000/NT Client with MS/OFFICE. Server **OS/400** V4r5 , Query , Crystal Reports V8. **Windows NT** SQL/Server or ORACLE
5	Provide Network Requirements	5	10	6.50	Y	In a client server implementation RMS supports standard TCP/IP as its communication protocol. This is the same for Unix, NT Server and AS/400 environments.
6	Client side operating system requirements	5	10	6.00	Y	See Response to question 10
7	Server side operating system requirements	5	10	5.00	Y	See Response to question 10
8	Provide Data Size Limitations	5	10	10.00	Y	RMS database will currently only support 1billion Accounts
9	Provide Performance Limitations	5	10	5.00	Y	Server dependent
10	Please describe your customization tools	4	10	6.50	Y	Toolbar within application, HTML and RoboHelp
11	Ability to Customize / Modify GUI	4	10	4.50	Y	Through HTML based coach
12	Ability to Customize Configuration Engine	4	10	6.00	Y	Through System Administration functions
13	Ability to Customize Data Model	5	10	7.00	Y	Certain Customizations can be made through the use of extension tables but the application itself to customizing data types and functions.
14	Utilities for system administration	5	10	7.00	Y	There are a number of Utilities supplied with the application to both administer core system functions and tables as well as the monitor batch progress. RDBMS administration is exercised through external functiosn.
15	Server Communication Protocols	4	10	7.00	Y	RMS is built on open architecture and implemented on databases that support that architecture. All of these databases conform to IEEE communication protocols and standards.
16	Robust Development Architecture	4	10	5.00	Y	The current RMS architecture is a 3-tier client server implementation based on the deployment options available from Computer Associates Cool:Plex Case Tool. The current architecture holds the rules information in the same database as the application data. The data can be in a number of databases, the most popular being Oracle, SQL Server and DB2. Data is accessed from the RMS desktop via platform specific communication and I/O methods
17	Robust Execution Architecture	4	10	6.00	Y	
18	Robust Operations Architecture	4	10	5.00	Y	Chase Card Services supports over 2000+ users on this architecture.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	Comment
19	Ability to interface with other platforms/systems	5	10	5.00	Y	RMS provides standard interfaces, and customized interfaces from both batch and online processes that can interface at a server to server level. Desktop intregration can easily be provied through the RMS ActiveX controls.
20	Java Solutions	4	10	3.50	Y	We are capable of delivering the product as a Java Applets based version
21	Real Time Processing	5	10	6.00	Y	The Application is designed to process data ina real-time mode.
22	Types of External Integration	5	10	5.50	Y	RMS Standard Interfaces (Agencies Attornies Partner.net), BridgeLink, Desktop tools such as Word, Excel etc.
23	Concurrent access	4	10	7.50	Y	RMS is designed as real-time multi user system .
24	Data Back-up Procedure	5	10	7.00	Y	Standard RDBMS utilities and procedures
25	Data Synchronization	5	10	5.50	Y	Full data account level data synchroniztaion with external sources
26	Level of Synchronization	5	10	5.00	Y	Account Level
27	Standard APIs	4	10	6.00	Y	London Bridge provides standard DEBT MANAGER APIs to expose server side product functionality. These typically will include requests to ‘Add Diary Entry’, ‘Set-up a Promise to Pay’ etc etc. RMS can integrate with a customer application externally defined process through direct API calls or via OLE Automation. On the AS/400 RMS can interact with a customer-defined process through standard program calls. On the desktop it is not possible to call or use RMS windows panel functions as OLE objects. However, London Bridge has developed a technique for client side inter-process communication using an ‘Out of Process’ ActiveX executable to manage events & data sharing.
28	LAN / WAN Performance Measures	5	10	8.00		Response time on the client is a function of the business rules complexity and the network bandwidth between client and middle tier. Expected response times on the client are sub second.
29	Are there restrictions on where the system can be housed?	3	10	8.50	N	
	Total Technical and Application Architecture Score	10%	1290	776.50		
				6.02		

Note: The scoring result is only one of many decision factors that will be used to determine the final solution.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
VII	**RFI - Deployment/Installation Questions**					
1	How much time does a typical pilot installation of your system take?	4	10	6.50	Y	Each installation is different but on average the time to implement is 6-8 months.
2	What levels of support do you provide for the installation of your product?	5	10	6.50	Y	Each implementation is different. However; for this project we are proposing 30 days of technical/user/consulting training.
3	How many certified people do you have for providing installation support?	4	10	6.50	Y	Currently we have 12 certified consultants to implement the product
4	Process for update distribution	5	10	7.50	Y	London Bridge follows a strict change control process in order to insure the quality of the product being shipped. These standards are required to maintain our ISO certification. Updates are delivered via the following methods: Installshield for the client component. Database and server objects can be distributed via tape, cd or ftp.
5	Responsibility of upgrade	5	10	7.00	Y	Customer specific enhancments or upgrades are most often rolled into the next release of the product. Customers are given the option of using them or not. Thus, they are supported by London Bridge Group.
6	Timeline of future releases	4	10	7.00	Y	The next release is due at the end of this month (Jan) and subsequent versions will be released at 12-18 month intervals.
7	Ability to add new SFA requirements for future releases	5	10	7.00	Y	London Bridge will take special requests from customers and prospects. These requests are documented and sent to the development staff for estimation. Upon customer approval of the estimate, work is prioritized, developed, tested and sent to the customer for implementation.
8	Process for Communicating Bugs	4	10	7.00	Y	ØLBSS has staff from three areas, Hotline, Support and Development who can be involved in a reported error. If the error can be resolved over the phone by the Hotline team, then an answer is provided immediately and the log is resolved. Ø If the error is a program error, Hotline would issue the log either to the Support team, or in the case of the error being identified as a program error then it would be passed immediately to the Development team. Once the program error is fixed, it is passed to support for testing, prior to shipment to the client. Ø Support calls for user problems are passed directly to the Support team who return the call (normally within one hour) and provide a resolution. The Support team also returns all completed logs to the Hotline, where they are updated on the system.
9	Process for Fixing Bugs	5	10	7.00	Y	See above
10	Fix distribution, installation, and testing	4	10	7.00	Y	See above
	Total Deployment/Installation Score	7%	450	311.00		
				6.91		

Note: The scoring result is only one of many decision factors that will be used to determine the final solution.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
VIII	**RFI -Support and Training Questions**					
1	What type of technical support do you provide (I.e., helpdesk, onsite, call center, etc.)?	5	10	8.50	Y	Support for RMS worldwide is based out of the Atlanta, Ga office of London Bridge Group and is provided 24 hours a day, seven days a week. Adirect customer support line is provided for clients to report any system issues which may arise during standard business hours (8:30-5:30 EST),Pager numbers are provided to access personnel after hours.
2	What type of messaging is used (I.e., phone, email, fax, pager, instant messaging, etc.)?	3	10	8.50	Y	Telephone, E-mail, Fax and Pager
3	What are the hours of operation or availability of technical support?	5	10	9.00	Y	24 hours a day, 7 days a week.
4	What are the average response times?	5	10	8.50	Y	LBSS has staff from three areas, Hotline, Support and Development who can be involved in a reported error. If the error can be resolved over the phone by the Hotline team, then an answer is provided immediately and the log is resolved. If the error is a program error, Hotline would issue the log either to the Support team, or in the case of the error being identified as a program error then it would be passed immediately to the Development team. Once the program error is fixed, it is passed to support for testing, prior to shipment to the client. Support calls for user problems are passed directly to the Support team who return the call (normally within one hour) and provide a resolution. The Support team also returns all completed logs to the Hotline, where they are updated on the system. The full LBSS response time obligations are detailed in the maintenance contract. The table below, however, provides a summary of the response time defined by severity of fault in the standard contract: Severity One System unusable due to failure of large area of function Immediate attention, fix within 1 working day of notification in 95% of cases
5	Is there dedicated staff support the product?	5	10	8.50	Y	Each product group has its own support staff with in depth knowledge of the product.
6	Are technical calls handled by your staff or third parties?	3	10	8.50	Y	Calls are handled by internal London Bridge Group staff, we do not outsource any support training or consulting functions.

#	Criteria Type	Weight (1 to 5)	Best Score	London Bridge Score	London Bridge Comments Recovery Management System (RMS) Y/N	 Comment
7	Provide examples of support to other clients	2	10	8.50	Y	The standard support agreement is outlined in Addendum D -Sample License Agreement , Schedule C - Technical Support Schedule.
8	Are professional services composed of internal or third-party, independent contractors?	3	10	9.00	Y	Please refer to answer for #12.
9	Provide Training Documentation	4	10	8.50	Y	User Training guide is too large too attach per requirements. See attachment Addendum E for training course outline.
10	Training Programs	4	10	8.50	Y	Training for RMS is outlined in the Attached Addendum E - Training Agenda This document outlines the contents of each course topic that is incorporated into a training program.
11	Customization Training	4	10	8.50	Y	Each training program is customized to fit the specific needs of the RMS client. Training programs are structured based upon how each client uses or will use the sytem. Topics from the agenda are selected as needed to build the customized training.
12	On-site customized training	2	10	8.50	Y	Training can be conducted on-site at our North American headquarters in Atlanta, Ga. , off site at a neutral location or at the client location.
13	Built-in Help	5	10	8.50	Y	RMS has on-line built in help functionality that is invoked by pressing the F1 key. This help functionality is facilitated through the use of Robohelp from eHelp corporation. The module comes fully configured with the RMS software.
	Total Support and Training Score	8%	500	429.00		
				8.58		
		100%				
	Total Score:		**1646.5**	**6.92**		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
I	**RFI - General Information Pertaining to your company**					
1	Please provide your company history and a list of existing clients	3	10	6.25	Y	Raytheon is a $17 billion company, in business for over 75 years, with over 100,000 employess operating a world-wide business in over 80 countries. Financial status, clients, and products may be viewed from our Web-site 'RAYTHEON.COM'.
2	Please provide your latest financial results and changes	3	10	8.00	Y	Raytheon is a $17 billion company, in business for over 75 years, with over 100,000 employess operating a world-wide business in over 80 countries. Financial status, clients, and products may be viewed from our Web-site 'RAYTHEON.COM'.
3	Please provide your long term technical and business strategy / vision	3	10	6.00	Y	Raytheon is a $17 billion company, in business for over 75 years, with over 100,000 employess operating a world-wide business in over 80 countries. Financial status, clients, and products may be viewed from our Web-site 'RAYTHEON.COM'.
4	Please provide your existing business alliances and partnerships	4	10	5.00	Y	Raytheon is a $17 billion company, in business for over 75 years, with over 100,000 employess operating a world-wide business in over 80 countries. Financial status, clients, and products may be viewed from our Web-site 'RAYTHEON.COM'. DMS designed and developed in partnering relationship with the Colorado and Florida Guaranty Agencies.
5	Please provide 3 of your preferred-client company names and contact information - preferably those companies whose business models are similar to SFA	3	10	4.00	Y	Raytheon is a $17 billion company, in business for over 75 years, with over 100,000 employess operating a world-wide business in over 80 countries. Financial status, clients, and products may be viewed from our Web-site 'RAYTHEON.COM'.
6	Please provide your software/system product description and licensing details	3	10	5.50	Y	See Attachment. Licencing agreements are tailored for customers.
7	Previous experience in student loan industry? If so, please provide examples	3	10	7.50	Y	Support to FFEL (1992-present); NSLDS (1993 - present)
8	Previous experience in consumer loan industry (non-revolving)? If so, please provide examples	3	10	3.50	N	Not within past EIS market vision.
9	Previous experience working with government clients? If so, please provide examples	4	10	8.00	Y	See 'RAYTHEON.COM'.
10	Is your product compliant with government standards? Please attach any government accreditation documentation	5	10	7.50	Y	Compliant with intent of current FFEL standards - No accreditation.
11	Is your product compliant with Section 508 (American Disability Act) ?	5	10	6.00	Y	Configurable to comply with ADA requirements.
12	Please provide examples to describe options for system maintenance and operations with your existing clients (after system implementation)	4	10	4.50	Y	All negotiatble/tailorable to client needs and requirements.
13	Please provide examples on high volume data storage and data processing for your existing clients	5	10	4.50	Y	Raytheon supports current high-volume NSLDS and FFEL systems. DMS has no architectural constraints to preclude support to these high volume applications.
14	What is your company policy on client specific modifications/extensions to your product?	5	10	4.50	Y	Can be tailored/extended to unique customer requirements.
15	How often do you release your product upgrade? What is your current release version?	3	10	6.50	Y	Product currently in initial release version; PTFs as required, envisioned upgrade release annually.

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
16	Do you outsource product development work?	4	10	6.00	N	Development work done in-house Raytheon.
17	How long does it take for the software patches to be distributed to your clients and through what channels?	3	10	5.50	Y	Immediately through Web, when PTF/upgrade release available. CD and other media could be provided.
18	Does your company offer loan receivable product servicing non-default loans? If yes, is it an integrated product to your debt recovery management product? Please provide example	3	10	4.00	Y	Raytheon's DMS is 1st in a suite of products envisioned to also include loan servicing, loan origination and disbursement.
19	How does your product handle numerous and various types of data exchanges with internal and external entities?	5	10	7.25	Y	Remote access if granted, disk file interface but not to precludia media by which disk file data is created or received (e.g., tape, FTP, EDI).
20	Is your product compatible with Siebel Customer Relation Management software? If yes, please provide client example	5	10	0.00	Y	Open architecture, should not be precluded from integration.
21	How is disaster recovery designed for your product?	4	10	7.50	Y	Hot site, back-ups, tailorable to unique client requirements
22	Are you an Application Service Provider (ASP)? If so, please provide example	3	10	7.00	Y	EVERYTHINGAIRCRAFT.COM
23	What is unique about your product in relations to other similar products on the market?	3	10	6.75	Y	Patterned and designed after current FFEL Debt Collection functionality and reporting
24	Please list 3 products in the market you consider your competitor. Please provide reasons why we should choose your product over your competitors?	3	10	5.00	N	None identified or known.
25	Is your company interested and willing to participate in a value-based or shared-in savings deal?	4	10	8.00	Y	Looking forward to partnering in shared-savings opportunities.
	Total General Information Score	10%	930	531.25		
				5.71		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
II	**RFI - Product Cost**					
1	Projected Overall Cost (Approx Range)	5	10	5.50	Y	**All items are *NEGOTIABLE depending on contract package***
2	Enterprise License Fee or License Fee Per Seat	n/a	n/a	n/a	Y	$300,000
3	Annual Software Maintenance Fee	n/a	n/a	n/a	Y	$300,000 per year
4	Customization Cost (per code change or firm-fixed-price)	n/a	n/a	n/a	Y	Firm-Fixed Price per negotiated customizations.
5	Hardware Cost	n/a	n/a	n/a	Y	$0
6	Technical Help Desk Service Cost	n/a	n/a	n/a	Y	$280,000 per year.
7	Data Center Hosting and Support Cost	n/a	n/a	n/a	Y	$1,500,000 per year.
	Total Cost Score	15%	50	27.50		
				5.50		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
III	**RFI - Business Functionality Requirements**					
A	**Account Management**					
1	Receive newly assigned defaulted loans from various external sources (36 Guaranty Agencies for FFEL Loans, DLSS for Direct Loans, School for Perkins Loans, Lenders for FISL loans, and PELL, SEOG Program Overpayments)	5	10	4.00	Y	Currently loads only GSL (STAFFORD) loans from lenders. Can be extended to include other Loan types from other sources.
2	Ability to add/modify/delete account location codes, status codes or any other account management parameters	5	10	7.00	Y	System uses LAA (Location, Activity, Action) to identify location and status of account and debts and assigns the account the most severe.
3	Flexible & user definable parameters to identify account location (e.g. ED, GA, PCA, TOP, FESOP, AWG, DOJ)	n/a	n/a	n/a	Y	Some of the references are not locations but could be activity or action. LAAs are rule based and are defined at implementation.
4	Flexible & user definable parameters to identify account status ((Repayment, Rehabilitated, Consolidated, ICRP, Written-off, Forgiven, Litigation, PIF, Discharged (e.g.Closed School, Ability-to-Benefit, False Certification, Long-Term Disability, Bankruptcy or Death))	n/a	n/a	n/a	Y	Some of the references are not statuses but could be activity or action. LAAs are rule based and are defined at implementation. New LAA rules can be defined.
5	Flexible & user definable parameters to identify litigation status (e.g. Federal Judgment), and litigation details	n/a	n/a	n/a	Y	Tracked from possible litigation, through hearing, to judgement or resolution.
6	Report and update borrower credit status to Credit Bureau	3	10	8.50	Y	Metro 2 Format used (individual account or by batch process).
7	Ability to store and display extensive borrower/account/payment history to facilitate quick and easy account research	5	10	8.50	Y	All financial transactions are recorded and retrieveable. Can be sorted and individual transactions can be expanded for detail (I.e., source and allocation against balance categories).
8	Ability to print full payment history including payment date, amount and payment allocation (collection cost, interest, and principle)	4	10	9.00	Y	Data available, currently not a standard report, can be developed via Ad-Hoc
9	Ability to view and print imaged files associated with a particular account in account lookup	5	10	3.00	Y	Provides connectivity ability to local imaging system and its ability to print.
10	Ability to provide real-time system updates (e.g. borrower demographics information)	5	10	9.50	Y	Demographics - yes, other processes may be real-time or batch
11	Ability to put an account on hold and stop account from further processing (e.g. stop litigation if problem school discovered)	5	10	5.50	Y	Addressed through LAA rules and will stop all activity.
12	Flexibility to add/modify/delete borrower demographics related data fields	5	10	6.50	Y	User profile will determine rights of user.
13	Allow for multiple addresses, address status (deliverable vs. non-deliverable), telephone numbers, employer details and e-mail addresses as well as sources and date of information	n/a	n/a	n/a	Y	Some automatic, others may be addressed under correspondence notes.
14	Ability to capture 8 digit school codes (currently can only see 6 digits, where last two digits identify different campuses)	n/a	n/a	n/a	Y	Designed for 6-digit school code and 2-digit branch code.
15	Ability to capture 9 digit zip codes	n/a	n/a	n/a	Y	Designed for 9-digit zip code. Accomodates international addresses and phone numbers.
16	Audit history of all account activities/edits/user access/etc.	5	10	7.50	Y	Edits and updates recorded (can be reviewed, sorted, filtered), system access recorded, data view access not logged.
17	Single audit screen that lists all of the major account activities that occurred and each entry on that screen should be expandable to show more detailed information regarding that entry	n/a	n/a	n/a	Y	Single summary audit screen, filtering selection will expand for additioanl data for the category selected.
18	Ability to setup & maintain various repayment options (e.g., Regular, Compromise, Income Contingent Repayment Plan, Consolidation and Rehabilitation)	5	10	9.50	Y	All listed are accomodated plus AWG capability. Regular payment has frequency and mode options (I.e., check, credit card, EFT)
19	Flexibility to add additional account related data fields to capture the detailed loan history occurred prior to ED assignment (e.g. deferments/forbearances status, GA collection costs, first payment due date)	4	10	3.50	Y	Account data fields have been defined for coming from lender; however, other data fields can be accomodated for additional GA information.
20	Capability to distinguish borrower level, account (loan) level, disbursement level data	4	10	7.00	Y	We have borrower (account) data, loan (debt) level data, and disbursement data at the loan level.
21	Ability to close accounts (e.g. PIF, Discharge, Written-off, Consolidation, Forgiven, Litigation Result)	5	10	7.00	Y	Done through combination of LAA rules and financial transactions. Some closure actions are automatically done.

#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
22	Flexibility to setup event driven triggers to facilitate account management	5	10	7.00	Y	Some triggers already exist within design, others can be defined and implemented.
23	Automatically update credit bureau when account is closed if meet business rules	n/a	n/a	n/a	Y	Accomodated through a batch process.
24	Automatically generate closure letter for borrower when account is closed	n/a	n/a	n/a	Y	System generates letter requests to the customer's letter writer package.
25	Automatically alert appropriate user groups on exceptions to processes (e.g., if refund/payment does not post as scheduled, need to alert user)	n/a	n/a	n/a	Y	Certain alerts do exist, others may be defined and implemented.
26	Automatically alert appropriate user group when an account is near PIF (e.g. AWG)	n/a	n/a	n/a	Y	LAA rules may drive accounts to worklists when certain conditions are met or situations occur.
27	Account financial management	5	10	7.50		
28	Calculate Fixed and Variable Interest accrual	n/a	n/a	n/a	Y	All financial transactions use the applicable interest rate for interest calculation associated with the effective date of the transaction.
29	Calculate and project total PIF amount (present, future or past)	n/a	n/a	n/a	Y	Can be projected based upon projected payoff date (amount of payments) or amount of payment (payoff time projected).
30	Calculate borrower's repayment affordability summary upon receipt of personal financial information	n/a	n/a	n/a	Y	Table driven recommendation - calculation using net income computed from provided personal financial data - can be overrridden.
31	Calculate penalty charges (late payment fee) and collection fees	n/a	n/a	n/a	Y	Late Payment Fee not specically addressed - not considered penalty charge. Can be modified.
32	Ability to adjust account financials received from GAs (if changes occur during transfer from GA to ED)	n/a	n/a	n/a	Y	Financial transaction can be made to make any required correction (positive or negative).
33	Calculator to run repayment scenarios and ability to update the system automatically from the desired scenario (e.g. payment terms, payment amount, interest rate, balance, compromise percentage, collection costs refund, etc.)	n/a	n/a	n/a	Y	Certain scenarios are provided as designed - can be applied.
34	Calculate collections fee charged to the borrower	n/a	n/a	n/a	Y	Done at time of applying payment, can project fees in repayment scenarios.
35	Ability to store interest rate changes (for variable rate) over the life of the loan	n/a	n/a	n/a	Y	Associated with beginning and ending rate effective dates - used when calculating/accruing interest.
36	Allow for account adjustment (e.g. account balance, interest rate, collections costs, penalty charges, etc.) via batch and real-time based on individual user's security level	n/a	n/a	n/a	Y	Transactions captured real-time, can be viewed as pending, posted in batch.
B	**Borrower Contact Management**					
1	Ability to capture all borrower contact (in-bound/out-bound calls and correspondence history)	4	10	8.00	Y	Not only borrower but also all the borrower's references and employers contacts.
2	Ability to record contact details (e.g. date, time, and call type, text call details)	n/a	n/a	n/a	Y	Call type ?? If autodialer versus manual - yes.
3	Ability to display letter history and content of the actual letters	n/a	n/a	n/a	Y	Letter history mailing requests and undeliverable status are captured. Letter content can be viewed either as a template in client's letter writer or actual letter may be imaged and referenced through the client's imaging system.
4	Ability to synchronize contact history from various contact points (e.g. PCA, PIC, SFA Regions)	n/a	n/a	n/a	Y	Either real-time if given system access or batch processes provided for periodic synchronization.
5	Allow individuals to edit their own recording of borrower interaction to correct inadvertent mistakes (this activity is recorded in audit trial)	n/a	n/a	n/a	N	Design decision was to not allow correction, new entry required, old stays.
C	**Customer Service Call Centers (SFA refers call centers as Public Inquiry Contractor (PIC))**					
1	Provide all borrower and account information to Customer Service Representatives (CSR's)	4	10	9.00	Y	Given security rights and access - yes.
2	Ability to record interaction with the borrowers (Date, time, Codes of call nature, Text for comments)	4	10	8.67	Y	Given security rights and access - yes.
3	Online account adjustment (change name, address, balance, etc)	5	10	9.00	Y	Given security rights and access - yes.

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
D	**Customer Service Call Center Oversight**					
1	Ability to track and audit PIC Customer Service Representative (CSR)'s work performance using query tools	5	10	7.33	Y	Worklists capabilities exist, supervisors can make work assignments from worklists.
2	Ability to view screens that the PIC CSRs are using to handle a call from a borrower - without the CSRs knowing that auditor is also viewing the screen (increase Regional Office's audit capabilities)	5	10	0.00	N	Supervisor monitoring (on-line auditing) not provided
3	Ability to define multiple levels of security clearance for CSR's & limit them to access only those accounts assigned to them	5	10	8.67	Y	Security levels provided however, some limitation as to restricting account access within a group.
4	Ability to summarize borrower inquiry and resolution types as well as time taken for resolving a borrower request	3	10	5.67	Y	Correspondence tab can be used to record /review borrower inquiry history and resolution. Actual work time expended not recorded or tracked.
5	Ability to streamline the workflow from PIC to regional offices for review and approval	4	10	7.33	Y	Given access and use of designed worklists
E	**Private Collection Agency (PCA) Management**					
1	Assign accounts to PCAs based on Collections management strategies (PCA strength and weakness, account location, account balance, loan status and age of debt, assignment history) via automated, flexible and user-definable tools without programming code changes	5	10	7.00	Y	Assign by some of the strategies, but not all listed, others can be defined and implemented.
2	Recall accounts from PCAs as needed (Hearing, Litigation and Age of debt)	4	10	8.67	Y	Individually recalled for any reason, batch recall by offered parameters.
3	Receive returned accounts from PCA's	4	10	8.00	Y	LAA gets reset for current ownership.
4	Record number of times an account has been re-assigned and to which PCA	3	10	7.33	Y	Via Audit history - intelligence to not reassign to same agency.
5	Ability to exchange real-time customer interaction information to and from PCA's	4	10	8.00	Y	Real-time given security and access, batch processes also available.
6	Calculate PCA Commissions & Fees (Contingent fees - regular collections, FFEL consolidation, Direct Loan consolidation, rehabilitation, Flat fees - Administrative Resolution, Litigation Preparation)	5	10	6.67	Y	Commisions calculated, some fees but maybe not all fees listed are accomodated.
7	Audit/Manage Performance-based PCA contract	4	10	6.50		
8	Monitor PCA performance (Daily real-time, monthly, quarterly and annual collection results)	n/a	n/a	n/a	Y	Daily, Monthly, and Annual data reported currently, quarterly data is available.
9	Manage PCA performance (Collection result by types of collection method: regular collection, consolidation, re-habilitation, AWG, and administrative resolution)	n/a	n/a	n/a	Y	Collections data captured and reported.
10	Publish collection results, Incentive Fees, More Account Assignment	n/a	n/a	n/a	N	Data is available for Ad-hoc extraction and analysis.
11	Score PCA's performance	n/a	n/a	n/a	N	Data is available for Ad-hoc extraction and analysis.
12	Capability to setup tight security to allow each PCA to view and update on the accounts assigned to them	3	10	7.33	Y	Handled by LAA rules
F	**Portfolio Management**					
1	Conduct data mining and analysis	4	10	5.00	N	Data is available for Ad-hoc extraction and external analysis.
2	Support scenario-based portfolio management	4	10	5.00	N	Data is available for Ad-hoc extraction and external analysis.
3	Support various collection strategies (e.g. "champion/ challenger")	4	10	5.00	N	Data is available for Ad-hoc extraction and external analysis.
4	Identify and conduct collectibility analysis	4	10	5.00	N	Data is available for Ad-hoc extraction and external analysis.
5	Analyze portfolio by loan type, account status, repayment type, borrowers demographics, etc.	5	10	5.00	N	Data is available for Ad-hoc extraction and external analysis.
6	Ability to write off accounts based on age and balance	4	10	5.50	Y	Most done automatically; however, user may selectively do write-off anytime.

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System	
					Y/N	Comment
G	**Payment Processing**					
1	Ability to split payment and apply portions of payment to appropriate loans/accounts	5	10	8.00	Y	Regular, split payment, directed payment, and pay instruction capabilities exist.
2	Payment posting to appropriate accounts both batch and online	5	10	7.50	Y	Actual posting (adjustment to balance occurs in batch), transactions are reflected as 'pending' on borrower's account until nightly process.
3	Accept alternative payment methods - Electronic Debit and Credit Cards processing via phone and internet	4	10	6.00	Y	We do have alternative payment methods; however, no payments can be made through the internet.
4	Automatic alerts for unidentifiable payments	5	10	5.50	Y	Purpose and use of the 'Unidentified Worklist'. Data can also be filtered.
5	Payment reconciliation between total payment and Treasury receipts	3	10	3.50	N	No automatic FRB reconciliation with Treasury.
6	Ability to send request to Treasury for refund processing electronically	3	10	5.50	Y	Refund requests are generated by the system, transmission format to Treasury (state or Federal) is undefined and customized for implementation.
7	Ability to track refund process status (currently no way to track from the time refund is processed until check is cut by Treasury)	2	10	3.50	N	No status updating from Treasury, refund not posted until check number issued by Treasury but does show as pending until posted.
8	Payment Reversal for bounced checks or misapplied payments	4	10	7.50	Y	Bounced check is not a reversal, it is a bounced check and will post as such. All financial transactions can be reversed including bounced checks.
9	Automatically apply bounced check penalty fee	2	10	5.50	Y	First bounce has fee (user defined amount) applied, subsequennt bounce of same check has no fee charge.
10	Ability to automatically identify refund to overpayments and mis-directed payments	3	10	7.00	Y	Overpayments go to Refund Worklist after user-defined number of days; mis-directed payments are flagged as 'Suspense' and go to Suspense Worklist.
11	Automated refund processing (on-line approval, automated workflow capabilities)	4	10	6.50	Y	See above and on-line approval taken against items on worklist.
12	Allow for third party refunds if approved	2	10	7.00	Y	Refunds can be directed to alternate address and payee
13	Ability to track payment in suspense and issue refund if borrower found	3	10	7.00	Y	On Suspense Worklist (if in Suspense) but wouldn't be in Suspense if borrower found - illogical situation.
14	Record payment instrument details	3	10	7.50	Y	Incoming - Check number, credit card authorization number (I.e., payment instrument) captured. Outgoing - check number from Treasury recorded.
15	Ability to change disbursement amounts & dates (highest security level only)	2	10	6.00	Y	But only up, and until, it is an approved amount.
H	**Billing & Correspondence**					
1	Set billing cycle for each new account	3	10	7.50	Y	System allows user to set up payment plans which establishes the bill cycle.
2	Ability to easily change bill cycles for specific accounts (manually – on-line)	3	10	8.00	Y	Bill cycles, payment plans can be modified by user at any time.
3	Produce billing statement for all debt types	5	10	6.00	Y	Billing statement requests issued to customer's letter (bill) writer.
4	Generate perforated coupons if needed	4	10	7.00	Y	Bill format and paper type at discretion of customer and customer's letter (bill) writer equipment.
5	Print bills based on billing cycle	4	10	8.00	Y	Billing cycle bill requests are cyclically produced and forwarded to customer's letter (bill) writer.
6	Ability to edit billing text if needed	4	10	7.00	Y	Billing template should be editable in customer's letter (bill) writer.
7	Electronic bill presentment via email or web access	3	10	4.00	Y	External Borrower Access through Internet
8	Generate letters and notices to borrowers ad hoc or based on account changes/time constraints	5	10	6.50	Y	Letter/notice requests forwarded to customer's letter writer.
9	Ability to edit letters and notices if needed	5	10	6.00	Y	Templates in customer's letter writer should be modifiable
10	Record audit history of letter and notices sent	4	10	7.50	Y	Audit history reflects letter requests that were forwarded to customer's letter writer.
11	Ability to send online correspondence via email or web access	3	10	1.50	N	Not part of current package, planned for future release.
12	Record returned billing statements, letters and correspondence that were not delivered	4	10	9.00	Y	Records all undeliverable pieces of returned mail.
13	Automatic Alerts for returned statements/letters/correspondence to undeliverable addresses	3	10	2.00	N	Data is available, no alert.
14	Ad Hoc generation of letters	5	10	2.00	N	Not part of current package.

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
I	**Internal Workflow Management**					
1	Flexibility to design automated workflow for the following processes:	5	10	7.00		
2	Treasury Offset Program (TOP) Hearing Process (including Hardship hearing)	n/a	n/a	n/a	Y	Appeal details and results reported and recorded (with decertify and recertify reactions)
3	Federal Employer Salary Offset Program (FESOP) Hearing Process	n/a	n/a	n/a	Y	Appeal details and results reported and recorded
4	Administrative Wage Garnishment (AWG) Hearing Process	n/a	n/a	n/a	Y	Employer hearing and litigation process included.
5	Discharge Process (Closed School, Death, Long-term Disability, Bankruptcy, Ability-to-Benefit, False Certification, Unpaid Tuition Refund)	n/a	n/a	n/a	Y	Some are workflow managed; however, all listed functions/processes are provided.
6	Litigation Process (cases referred to DOJ)	n/a	n/a	n/a	Y	Legal functions from hearing to judgement are provided.
7	Refund Process	n/a	n/a	n/a	Y	Refund worklist is a standard feature
8	PIC to Regions Process Request and Approval	n/a	n/a	n/a	Y	May be accomodated through LAA rules based upon type of request.
9	Ability to assign work, track work load and manage performance	5	10	8.67	Y	Multiple worklists provided that allow supervisors to customize assignments to staff.
10	Ability to audit/track work status and work results	5	10	2.67	N	Feature not presently incorporated.
11	Ability to alert for status change (e.g. approval or denial of a critical decision)	4	10	2.67	N	Feature for alert not presently incoporated. Worklists may address some cases.
12	Ability to send and receive imaged files from internal and external sources	4	10	1.67	N	This is to be handled through customer's imaging system.
13	Ability to review and approve letters drafted by PIC (electronically)	4	10	1.67	N	External process and should be addressed by customer's letter writer.
J	**Document Management**					
1	Acceptance and conversion of existing Imagining files	3	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
2	Attach imaged files (Promissory notes and other loan records) in Account Lookup	4	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
3	Ability to setup document identifiers to link multiple loan records to an individual borrower	3	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
4	Ability to display documents at the loan level, as well as the borrower level	4	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
5	Generate various forms (i.e., financial statements, discharge forms, etc.) on demand	5	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
6	Generate various forms automatically based on predetermined criteria (e.g. timed alerts, status changes, approvals, denials, etc.)	5	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
7	Track status of documents	4	10	2.50	Y	Imaging processes and integration are unique to each client's imaging system. Can be customized and accomodated.
K	**Offset Programs**					
1	Screens designed to handle Treasury Offset Program (ED sends defaulted borrower listing to Treasury, Treasury FMS conducts offset, ED updates database to reflect offset dollar amount to appropriate accounts) (Ability to extract data on accounts for Pre-Offset Address Request, Create TOP records (and track status) Certification/Recertification, Weekly Updates, responses to requests for addresses from Treasury, and TOP contact address and phone information, and provide the information to Treasury in the prescribed format)	5	10	7.33	Y	All offset processes exists, formats and files designed at/for GA functionality.
2	Screens designed to handle Federal Employee Salary Offset Program (ED sends defaulted borrower listing to DoD, DoD provides matched borrowers' Federal employer information, ED sends notices to various Federal employers, Various Federal employers send in salary offset payment, ED processes payments)	5	10	7.00	Y	All offset processes exists, formats and files designed at/for GA functionality.
3	Administrative Wage Garnishment (ED sends defaulted borrower listing to HHS to match against NDNH database, HHS sends matched employer and wage information to ED, ED updates database with employer and wage information, PCA's contact employers, Employers send in salary offset payment, ED processes payments)	5	10	7.33	Y	NDNH formats and files are designed at/for GA functionality. AWG processes are provided.

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System	
					Y/N	Comment
L	**Financial Management**					
1	Generate loan receivable data required by ED FMS Accounting System	5	10	5.50	Y	Actual format for FMS Accounting interface not defined or included.
2	Capability to reconcile with OPAC weekly transmissions from Treasury	5	10	4.00	N	No interface currently exists with Treasury.
3	Capability to receive and track information from Treasury in order to communicate offset source and refund timeline to the borrowers	5	10	6.00	Y	Handle the offset processes at GA level including offset reversals (injured spouse); but no status of actual refund timeline within Treasury's processing.
4	Manage payment to HHS for NDNH data matching service	n/a	10	n/a	N	Feature not presently incorporated.
5	Manage payment to IRS for borrower location data matching service	n/a	10	n/a	N	Feature not presently incorporated.
6	Notify IRS for allowable interest deduction borrowers may claim	5	10	4.00	N	Have data; however, 1098 process not presently incorporated.
7	Notify IRS of accounts/debts written off (which meet certain criteria)	5	10	4.00	N	Have data; however, 1099 process not presently incorporated.
8	Capability to manage commission fees paid to PCA's	5	10	6.50	Y	DMS not only computes but makes check request.
M	**Reporting Tools**					
1	System Generated Reports (more will be added in Design phase)	5	10	7.00		
2	Generate Daily, Monthly, Quarterly and Annual Collection Result Report (by loan type, by collection agency, by collection methods)	n/a	n/a	n/a	Y	Standard report but no quarterly provided but data is available.
3	New Debts Summary Report by Assignment Source (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
4	Write off Account Summary and Details (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
5	Sell off Account Summary and Details (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
6	PIF Account Summary and Details (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
7	FFEL Consolidation Activity Report (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
8	Direct Loan Consolidation Activity Report (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
9	Administrative Resolution Summary (monthly, quarterly and annually)	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
10	Send automatic reports to Schools/GAs/Direct Loans listing accounts assigned during certain timeframes	n/a	n/a	n/a	Y	Data available, standard report not available, could utilize Ad-Hoc tool.
11	Summary report on payment and payment posting for financial management	n/a	n/a	n/a	Y	Standard Reports available
12	Ad-hoc Reporting Capabilities - provide user friendly reporting tool without having to use programming languages (security rules apply)	5	10	6.50	Y	ACTUATE tool included
N	**Data Matching Programs**					
1	Ability to send/receive data from various internal and external sources and various record layout	5	10	4.50	Y	Interfaces and formats would have to be defined.
2	HHS - NDNH data matching for information used to facilitate AWG	4	10	7.00	Y	GA/FFEL format and FFEL/GA format already exists for NDNH data
3	IRS - data matching for borrower location information	4	10	7.50	Y	GA/FFEL format and FFEL/GA format already exists for IRS data
4	Ability to interact & do business directly with DOJ (CLASS)	4	10	3.50	N	Feature not presently incorporated.
5	United Postal Service - Change-of-Address information	2	10	7.00	Y	USPS ACS file format used.
6	Social Security Administration Death Index	3	10	3.50	N	Feature not presently incorporated.
7	FESOP – data matching with DOD and Postal to determine if any of our borrowers are Federal employees	5	10	3.50	N	Feature not presently incorporated.

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
O	**Services Provided to Guaranty Agencies**					
1	Treasury Offset Program - Federal Offset service for Guaranty Agencies	5	10	7.50	Y	Have ability to import and process/create and export all offset files between GA and FFEL. This is a GA level system. Architecture can support and be customized for SFA's TOP processes.
2	Accept loan data files from 36 GA's	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
3	Combine in-coming files into one large file	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
4	Return TOP certification information to appropriate GA's	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
5	Return exceptions to appropriate GA's	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
6	Return offset information to appropriate GA's	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
7	Edit incoming GA data to ensure compliance with prescribed formats and provide error information back to the GAs	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
8	If incoming data from ED contains errors, send data back and send alert or error report of any data that was returned with errors	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
9	Update database with GA data, when appropriate	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
10	Combine GA data with equivalent ED data and transmit to Treasury in prescribed formats	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
11	Process incoming data from Treasury, update database, separate data and return to appropriate GA	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
12	NDNH - data matching service to Guaranty Agencies	5	10	7.50	Y	Have ability to import and process/create and export all NDNH files exchanged between GA and FFEL. Architecture can support and be customized for SFA's NDNH processes.
13	Accept data matching files from GAs	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
14	Combine in-coming files into one large file	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
15	Return matched borrower information to appropriate GAs	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
16	Extract data from ED accounts to request information from HHS	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
17	Combine GA data with equivalent ED data and transmit to HHS in prescribed format	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
18	Process data from HHS, update database with matched information on ED accounts only, separate data and return to appropriate GA	n/a	n/a	n/a	N	DMS is a GA version only, can be customized for SFA.
	Total Business Functionality Score	25%	4230	2523.00		
				5.96		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
IV	**System Functionality Requirements**					
1	Capability for real-time data synchronization for loan transaction and borrower information (demographic and correspondence) to and from Collections and PCAs	5	10	6.67	Y	Given access. Batch processes also provided (not real-time).
2	User-friendly Graphic User Interfaces	5	10	9.33	Y	Over 300 GUIs inside DMS.
3	Web-enabled User Interface/Access	4	10	7.67	Y	Borrower Web access available for some functions.
4	Capability for Electronic Bill Presentment and Payment	4	10	3.67	Y	Embedded in borrower's Web Enabled Access.
5	Borrower self service - publish borrower/loan/account information, repayment options and forms on the Internet to fulfill general inquiries	3	10	6.33	Y	Currently, all listed items except forms.
6	Allow forms to be downloaded and submitted via the Internet (e.g. Assignment Form, Discharge Request Forms, etc.)	2	10	3.00	N	Currently, DMS contains no Department forms.
7	Allow for real-time system update (compared to overnight batch currently)	4	10	7.00	Y	Some processes are real-time. DMS also has batch processes.
8	Allow for viewing certain updates in pending stage (e.g. users should be able to see a payment in pending stage waiting for overnight posting)	4	10	9.00	Y	All financial transactions are shown as pending until posting.
9	Ability to preview changes to account before run/send/modify/process/etc	5	10	6.67	Y	But limited to some processes.
10	Ability to track specified online or batch changes to the database by retaining "before and after" images and a record of the user/batch program which requested the change for audit purpose	5	10	7.33	Y	Audit history shows change progression and may be filtered.
11	Flexibility to allow super business users to define and modify internal workflow without programming code changes	4	10	8.00	Y	Workflow lists are modifiable based upon security profile.
12	Account status automatically triggers an account to be moved to a queue in a particular workflow	n/a	n/a	n/a	Y	LAA rules drive movement of account between statuses.
13	Supervisor assigns accounts to individuals users based on pre-defined criteria (e.g. skills, dollar amount, complexity of an issue, etc.)	n/a	n/a	n/a	Y	Supervisor creates employee/or group worklists.
14	Flexibility to add/change additional parameters/flags/statuses without programming code changes	5	10	7.00	Y	Worklist filters allow users dynamic selection of elements.
15	Flexibility to create ad hoc screens without programming code changes	4	10	1.00	N	Feature not provided.
16	Automatically flag/alarm an account based on pre-defined time constraints or status constraints	5	10	7.00	Y	Based on LAA process rules, accounts may go to worklists.
17	Ability to assign multiple statuses/alerts to an account	5	10	4.33	N	Different statuses are at debt level.
18	Combo box for certain fields to allow for quick-and-easy data entry	4	10	9.33	Y	GUI screens utilize combo boxes.
19	Export capability to MS Office	5	10	6.00	Y	Utilizing ad-hoc tool.
20	Capability to interface with Oracle Financials and Siebel CRM Solutions	5	10	5.67	Y	Capability exists, format and interface not defined.

#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
21	Ability to send fax from the system	3	10	1.00	N	Feature not provided.
22	Allow for ad-hoc queries to view and update system for individual transactions or for making program-wide changes	4	10	4.00	N	Only view capability, no update.
23	Ability to customize/personalize forms/letters/notices etc.	5	10	1.00	N	Envisioned to be within customer's letter writer.
24	Ability to preview (print preview) edited forms/letters/notices before submitting to printing	5	10	1.00	N	Feature not provided.
25	Ability to accept electronic signature	3	10	3.33	N	Feature not provided, architecture supports customization.
26	Windows based screens (split screens, ability to change from screen to screen without having to close out of the system, ability to expand/contract window/columns, etc.)	5	10	8.00	Y	Dynamic Gui/Windows based environment.
27	Ability to copy, paste, cut, edit words/sentences like MS products	5	10	1.00	N	Feature not provided.
28	Ability to conduct internal user communication/messages/notifications	5	10	1.00	N	Feature not provided.
29	Ability to go back to previously viewed screens	5	10	6.67	Y	In some cases but not like Internet.
30	Ability to sort, search and filter in account details and borrower interaction screens	5	10	9.00	Y	These exist where columns of data are presented
31	Ability for storage and retrieval of information relating to regulations and policies. These should be easily accessible through a menu or search function.	4	10	1.00	N	Feature not provided.
32	Ability to streamline data transfers with external systems to send and/or receive information (i.e., via middleware, EFT, internet, etc.)	4	10	6.00	Y	Ability to streamline data transfers not prohibited.
33	Send/Receive data from 13 PCAs, 36 Gas, schools, lenders, Treasury, IRS, DOJ, Postal Service, DOD, SSA, Credit Bureaus, Lockbox, Ombudsman, DLSS, DLCS, NSLDS, FMS, PEPS)	n/a	n/a	n/a	Y	Some provided, others can be accomodated.
34	Ability to log Congressional Inquiries and automatically assign to a workflow	4	10	6.67	Y	Use LAA rules
35	On-line querying capabilities – to allow for ad hoc report generation based on queries (do not want to have to ask for reports from contractor).	4	10	8.33	Y	ACTUATE tool provided.
36	Ability for letters and bills to print automatically at click of a button upon receiving approval	5	10	6.33	N	Request for letter recorded, printing by customer's letter writer.
37	Provide Database Logical and redundancy consistency checking	5	10	8.67	Y	Those within the RDBMS package.
38	Ability to store business entity details (Guaranty Agencies, Lenders, Schools, Closed Schools, Private Collection Agencies)	4	10	9.33	Y	Those as designed within DMS.
39	Supports triggers and alerts which allows events to be proactively discovered and managed	4	10	7.67	Y	Worklists are used to convey proactive management.
	Total System Functionality Score	15%	1570	906.00		
				5.77		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
V	**RFI -Security Questions**					
1	Please provide overview of system security design	5	10	8.00	Y	See Attachment
2	Security Administration (by user group/loan type/account status/data field)	5	10	8.00	Y	User groups, rights and privileges to functions and worklists.
3	Password Administration	5	10	7.00	Y	Passwords are required at logon.
4	User Profile Management	4	10	7.50	Y	Systems adminstration and DMS application
5	Ability to limit the number of users within each external group that can access the system	4	10	7.00	Y	By granting/restricting userid and access
6	Audit Trails for all system changes	5	10	8.00	Y	Can also filter to see specifc type.
7	Comply with Privacy Act, Computer Privacy Act, OMB A-130, OMB A-127	5	10	9.50	Y	All are being reviewed for compliance requirements.
8	Privilege management (i.e. , authorization, roles/groups, access rights, etc.)	5	10	8.00	Y	User groups, rights and privileges to functions and worklists.
9	Ability to audit/monitor based on privilege management capacities	4	10	1.50	N	Feature not presently incorporated
10	Encryption - bulk electronic transfer	4	10	1.50	N	Not at this time
11	Encryption - real-time data transfer, external/ internet user access	5	10	4.00	N	Nat at this time.
	Total Security Score	10%	510	332.50		
				6.52		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
VI	**RFI -Technical and Application Architecture Requirements**					
1	Please provide technical architecture diagram (Please attach in your reference document)	4	10	8.50	Y	See Attachment
2	Please provide database structure diagram (Please attach in your reference document)	4	10	9.00	Y	See Attachment
3	Please provide the middleware supported by your product	3	10	7.50	Y	Any J2EE 1.3 Compliant Application Server
4	Provide Software Requirements	5	10	7.50	Y	See Attachment
5	Provide Network Requirements	5	10	8.00	Y	See Attachment
6	Client side operating system requirements	5	10	7.50	Y	Windows 2000, Windows ME, Windows NT 4.0, Windows 98
7	Server side operating system requirements	5	10	8.50	Y	Solaris 7.x or above, Windows 2000, Windows NT
8	Provide Data Size Limitations	5	10	8.50	Y	Date size is only limited by the underlying RDBMS.
9	Provide Performance Limitations	5	10	10.00	Y	See Attachment
10	Please describe your customization tools	4	10	5.50	Y	Rational Rose, Borldan JBuilder, CA erWin
11	Ability to Customize / Modify GUI	4	10	6.50	Y	The architecture is open and will support modifications by qualified vendor personnel
12	Ability to Customize Configuration Engine	4	10	7.50	Y	The architecture is open and will support modifications by qualified vendor personnel
13	Ability to Customize Data Model	5	10	7.00	Y	The architecture is open and will support modifications by qualified vendor personnel
14	Utilities for system administration	5	10	6.50	Y	Application sepecific administration utilities are included. Administration utilties for the J2EE Application Server, Database and additional components are included with the respective products.
15	Server Communication Protocols	4	10	7.50	Y	RMI, TCP/IP
16	Robust Development Architecture	4	10	7.50	Y	The application is a J2EE Application which provides interfaces, specifications and frameworks
17	Robust Execution Architecture	4	10	8.00	Y	The application is a J2EE Application providing scalability and availability
18	Robust Operations Architecture	4	10	6.50	Y	The application is a J2EE Application allowing deployment on any supported operating environment.
19	Ability to interface with other platforms/systems	5	10	6.00	Y	The application is open and can support interfaces to other systems.
20	Java Solutions	4	10	9.00	Y	The application is a J2EE application.
21	Real Time Processing	5	10	6.50	Y	The application supports both real-time and batch processing
22	Types of External Integration	5	10	5.00	Y	The application is open and can support integration with other systems.
23	Concurrent access	4	10	6.50	Y	See Answers to Supplemental Questions attachment
24	Data Back-up Procedure	5	10	6.00	Y	While the application does not perform the actual data backups, it will support data backups by the system.
25	Data Synchronization	5	10	6.50	Y	Data synchronization is dependent on configuration but is supported
26	Level of Synchronization	5	10	6.50	Y	Data synchronization is dependent on configuration but is supported
27	Standard APIs	4	10	8.50	Y	The application adheres to a multitude of specifications as well as provides a set of APIs
28	LAN / WAN Performance Measures	5	10	5.50	N	The application does not perform any network or resource load measurements.
29	Are there restrictions on where the system can be housed?	3	10	9.00	N	There are no limitations at this time.
	Total Technical and Application Architecture Score	10%	1290	939.00		
				7.28		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
VII	**RFI - Deployment/Installation Questions**					
1	How much time does a typical pilot installation of your system take?	4	10	7.50	Y	Installation only (< 30 days); does not include data conversion.
2	What levels of support do you provide for the installation of your product?	5	10	8.50	Y	All levels including on-site.
3	How many certified people do you have for providing installation support?	4	10	8.00	Y	DMS support team consists of 50 staff, installation team sized to client needs.
4	Process for update distribution	5	10	7.50	Y	From Web or CD. Other media negotiable.
5	Responsibility of upgrade	5	10	7.00	Y	Shared between Raytheon and client.
6	Timeline of future releases	4	10	6.00	Y	PTFs as required or needed; upgrade releases envisioned annually.
7	Ability to add new SFA requirements for future releases	5	10	6.50	Y	As negotiated.
8	Process for Communicating Bugs	4	10	8.00	Y	Open ticket with Help Desk via phone, E-mail, or Web.
9	Process for Fixing Bugs	5	10	7.00	Y	Help Desk Tracking Ticket, Maintenance repair and test, PTF/CD announcement, closure of ticket after client verification.
10	Fix distribution, installation, and testing	4	10	6.50	Y	See above.
	Total Deployment/Installation Score	7%	450	326.50		
				7.26		

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#	Criteria Type	Weight (1 to 5)	Best Score	Raytheon Score	Raytheon Comments Debt Management System Y/N	Raytheon Comments Debt Management System Comment
VIII	**RFI -Support and Training Questions**					
1	What type of technical support do you provide (I.e., helpdesk, onsite, call center, etc.)?	5	10	7.00	Y	All, as listed, and negotiated within client's contract.
2	What type of messaging is used (I.e., phone, email, fax, pager, instant messaging, etc.)?	3	10	8.50	Y	All, as listed, and negotiated within client's contract.
3	What are the hours of operation or availability of technical support?	5	10	6.50	Y	8 A.M. - 8 P.M. EST.
4	What are the average response times?	5	10	5.50	Y	As negotiated within client's Maintenance support and the criticality of issue.
5	Is there dedicated staff support the product?	5	10	7.50	Y	On-site at Raythoen Falls Church and Greenville.
6	Are technical calls handled by your staff or third parties?	3	10	7.00	Y	Our staff.
7	Provide examples of support to other clients	2	10	6.00	Y	NSLDS - Customer Service and InfoCenter, FFEL Help Desk
8	Are professional services composed of internal or third-party, independent contractors?	3	10	7.50	Y	Internal
9	Provide Training Documentation	4	10	6.50	Y	As negotiated.
10	Training Programs	4	10	6.50	Y	As negotiated.
11	Customization Training	4	10	6.50	Y	As negotiated.
12	On-site customized training	2	10	6.50	Y	As negotiated.
13	Built-in Help	5	10	3.50	N	Not part of current package, envisioned for future release.
	Total Support and Training Score	8%	500	322.00		
				6.44		
		100%				
	Total Score:		**1645**	**6.16**		

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